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September 2, 2005

FDIC San Francisco Regional Office
Mr. Johns F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am Executive Assistant to the President of a North Texas Bank. I have just been informed of Wal-Mart's intent to provide banking services to their customers. I believe this would no doubt be a serious mistake that would cause long term problems for Wal-Mart.

First of all, in my lifetime I have seen the local dime stores, pharmacies, grocery stores, and other small businesses suffer to the point of closing, due to the emergence of Wal-Mart stores. The executives of Wal-Mart are trying to make it so convenient for their customers that it will eventually become the ultimate one-stop-shop. This is great for Wal-Mart; however, while this giant beast grows and begins to take over the retail world, it is stepping on hundreds if not thousands of smaller entities to do so. Is it fair for one corporation to reap all monetary benefits from hard working citizens like you and I?

Second of all, vendors of Wal-Mart and employees alike would feel extremely pressured if not forced into banking with this financial institution. When this happens, thousands of current banking relationships will cease to exist.

I know I am but one voice; but I believe there are many out there that would agree with my sentiments on this issue, they are just uninformed to the issue. If the Media was to broadcast this information across the nation, I guarantee the response would be overwhelming.

Please rethink this suggestion for the good of small corporations as well as for Wal-Mart.

Sincerely,



Jennifer Rash